Listing of Claims

This listing of claims will replace all prior versions in this application:

1. (previously presented) A computer-implemented method of providing a credit limit, comprising:

   receiving a request for a credit limit related to an entity;

   retrieving an aggressive value from an aggressive model of business data associated with said entity;

   retrieving a conservative value from a conservative model of business data associated with said entity, wherein said aggressive value and said conservative value are co-existing; and

   providing a recommendation based on said aggressive value and said conservative value.

2. (original) The method according to claim 1, wherein said recommendation is provided to a user from a website via a browser.

3. (original) The method according to claim 1, further comprising:
prompting a user for said request from a business report associated with said entity via a clickable link.

4. (original) The method according to claim 1, wherein said recommendation includes guidelines having an aggressive limit and a conservative limit.

5. (original) The method according to claim 1, wherein said recommendation is a specific dollar amount.

6. (original) The method according to claim 1, wherein said recommendation is a range of dollar amounts.

7. (original) The method according to claim 1, wherein said aggressive and conservative models include analysis of a payment history associated with said entity.

8. (original) The method according to claim 1, wherein said aggressive and conservative models perform an historical analysis of credit demand of entities in a business information database having a profile substantially similar to said entity.

9. (currently amended) The method according to claim 8, wherein said profile is at least one attribute selected from the group consisting of: ~~employee~~ company size, and industry.

10. (original) The method according to claim 1, wherein said recommendation is fine-tuned to account for known characteristics of a particular entity.

11. (currently amended) A computer readable medium having executable instructions stored thereon to perform a computer-implemented method of providing a credit limit, said method comprising:

> receiving a request for a credit limit related to an entity;
>
> retrieving an aggressive value from an aggressive model of business data
> associated with said entity;
>
> retrieving a conservative value from a conservative model of business data
> associated with said entity, wherein said aggressive value and said
> conservative value are co-existing; and
>
> providing a recommendation based on said aggressive value and said
> conservative value.

12. (previously presented) A system for providing a credit limit, comprising:

> a display having a clickable link to a credit limit recommendation for an entity;
>
> an aggressive model, which provides an aggressive value;
>
> a conservative model, which provides a conservative value, wherein said
> aggressive value and said conservative value are co-existing; and

a credit limit recommendation component, which provides a recommendation based on said aggressive value and said conservative value.

13. (previously presented) The system according to claim 12, further comprising:

a database indexable by a unique business identifier identifying said entity, said database, which provides said business data to said aggressive and said conservative models.

14. (original) The system according to claim 12, wherein said recommendation includes a risk category.

15. (currently amended) The system according to claim ~~12~~14, wherein said recommendation includes an explanation, if said risk category is high.

16. (original) The system according to claim 12, wherein said recommendation includes a range from said aggressive value to said conservative value.

17. (original) The system according to claim 12, wherein said recommendation includes a specific dollar amount.

18. (original) The system according to claim 12, further comprising:

a billing component to receive billing information, before said recommendation is provided.

19. (original) The system according to claim 18, wherein said billing component charges a fee for said recommendation.

20. (original) The system according to claim 12, wherein said system provides said recommendation for a subscriber service.